Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 1 of 73

Fill in this information to identify your case:	
United States Bankruptcy Court for the:  Northern District of: Illinois	
(State)  Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13

### Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Karieem	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Hassan	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 2 of 73

De	ebtor 1 Karieem First Name	Hassan  Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		128 W. 111th Place Number Street	Number Street
		Chicago Illinois 60628	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 3 of 73

Debtor 1 Karieem		Hassan	_ Case number (if kn	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Cas	ie		
7. The chapter of the Bankruptcy Code you are choosing to file under		escription of each, see <i>Notice Re</i> ). Also, go to the top of page 1 a		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about he cashier's check, or may pay with a credit  I need to pay the fee Individuals to Pay You  I request that my fee judge may, but is not the official poverty lir	ow you may pay. Typically, if noney order. If your attorney is to card or check with a pre-print in installments. If you choos our Filing Fee in Installments is the be waived (You may reque to required to, waive your fee, in that applies to your family on, you must fill out the Application.	you are paying the submitting your nted address.  se this option, signofficial Form 103 st this option only and may do so on size and you are	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney on and attach the <i>Application for</i> BA).  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	No.  Yes. District  District  District	Whe	MM / DD / YYYY en MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	Who	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to lir			st You (Form 101A) and file it with

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 4 of 73

Debtor 1 Karieem Hassan \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 5 of 73

Debtor 1 Karieem Hassan Case number (if known)
First Name Middle Name Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

#### Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 6 of 73

Debtor 1 Karieem Hassan Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Karieem Hassan Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 12/30/2017 Executed on MM / DD / YYYY MM / DD / YYYY

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 7 of 73

Debtor 1 Karieem		Hassan	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12, d	or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 34	2(b) and, in a case in v	vhich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the inf	ormation in the sched	ules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		•
need to file this page.	/s/ Alicia Haro		Date	12/30/2017
	Signature of Attorney f	or Debtor	M	M / DD / YYYY
	Alicia Haro			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone		Email address	aharo@semradlaw.com
	Bar number		State	

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 8 of 73

Fill in this information to identify your case:								
Debtor 1	Karieem		Hassan					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Sankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)								

П	Check if this is an
	amended filing

### Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	V
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
Ta. Copy line 33, Total feat estate, from <i>Scriedule PAB</i>	фо. ого оо
1b. Copy line 62, Total personal property, from Schedule A/B	\$3,358.00 ———————————————————————————————————
1c. Copy line 63, Total of all property on Schedule A/B	\$3,358.00
rt 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	40.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$8,000.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
	\$61,828.55
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6i of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$69,828.55
Your total liabilities	<u>·                                     </u>
Your total liabilities art 3: Summarize Your Income and Expenses	<u>·                                     </u>
Your total liabilities  Summarize Your Income and Expenses  Schedule I: Your Income (Official Form 106I)	<u>·                                     </u>
Your total liabilities art 3: Summarize Your Income and Expenses	\$69,828.55
Your total liabilities  art 3: Summarize Your Income and Expenses  . Schedule I: Your Income (Official Form 106I)	\$69,828.55

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 9 of 73

Debtor 1 Karieem Hassan \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,362.22 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$8,000.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$19,214.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$27,214.00

9g. Total. Add lines 9a through 9f.

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 10 of 73

Fill in this	informa	ation to identify your c	ase:						
Debtor 1	k	Carieem			Hassan				
Debtor 1	_	irst Name	Middle N	lame	Last Name				
Debtor 2 (Spouse, if f	iling) F	irst Name	Middle N	lame	Last Name				
United St	ates Ban	kruptcy Court for the:	Northern		District of Illinois				
Case nun	nber _				(State)				
, ,									Check if this is an
Officia	al For	m 106A/B							amended filing
Sche	dule	A/B: Prope	rty						12/1
category responsib write you	where yole for surname a	ou think it fits best. E applying correct infor and case number (if k	Be as complete a mation. If more s nown). Answer e	nd ac pace very o	asset only once. If an a curate as possible. If to is needed, attach a seq question. r Other Real Estate	wo married peo parate sheet to	ple are this fo	filing together, both a	re equally
	u own oi	r have any legal or ec	uitable interest i	in any	residence, building, la	nd, or similar p	roperty	?	
<b>✓</b>	No. Go	to Part 2							
	Yes. W	here is the property?							
1.1					at is the property? Chec Single-family home	k all that apply.		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
	Street address, if available, or other description		other description	Duplex or multi-unit building					ims Secured by Property.
				Condominium or cooperative			Current value of the Current value of entire property? portion you own?		
					Manufactured or mobile	nome			<del></del>
	Numbe	er Street		ш	Land Investment property			Describe the nature o	f your ownership
					Timeshare		interest (such as fee simple, tenancy by the entireties, or a life estate), if known		
	City	State	Zip Code	H	Other				- Cotatoj, ii kilowiii
				Who	o has an interest in the	property? Chec	ck	Check if this is co (see instructions)	mmunity property
				_	Debtor 1 only				
				ш	Debtor 2 only	- h -			
				ш	Debtor 1 and Debtor 2 or At least one of the debtor	•			
				Oth	er information you wish perty identification nun	ı to add about t	his iter	n, such as local	
If you	own or	have more than one, li	st here:		•				
					at is the property? Chec	k all that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street a	address, if available, or	other description		Single-family home	P			nims Secured by Property.
				ш	Duplex or multi-unit build	· ·		Current value of the	Current value of the
					Condominium or cooper Manufactured or mobile			entire property?	portion you own?
				ш	Land				
	Numbe	er Street		Ħ	Investment property			Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other			the entireties, or a life	
	- ,		p		o has an interest in the	property? Chec	ck	Check if this is co	mmunity property
				one	Debtor 1 only				
					Debtor 1 only				
				ш	Debtor 1 and Debtor 2 or	nly			
				Ħ	At least one of the debto	rs and another			
				Oth	er information you wish	to add about t	hic itor	n auch ac local	

property identification number:

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 11 of 73

Debtor 1	Karieem	Hassan Cas	se number (if known)
	First Name Middle		
	et address, if available, or other descript	Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:  Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Describe the nature of your ownership
City	State Zip Code	Investment property Timeshare Other	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Checonomic Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	k one.  Check if this is community property (see instructions)
		Other information you wish to add about t	his item, such as local
you ha	the dollar value of the portion you ove attached for Part 1. Write that nu	own for all of your entries from Part 1, including a umber here.	ny entries for pages
ou own th	nat someone else drives. If you lease a ns, trucks, tractors, sport utility vehicles	interest in any vehicles, whether they are registed vehicle, also report it on Schedule G: Executory Controls, motorcycles	
3.1	Model: Year:	Who has an interest in the property? one.  Debtor 1 only	Check Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property.</i>
	Approximate mileage:  Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Check if this is community proper instructions)	
3.2	Make Model: Year:	Who has an interest in the property? one.  Debtor 1 only	Check Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	Approximate mileage:  Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth	Current value of the entire property?  Description:  Current value of the portion you own?
		Check if this is community proper instructions)	ty (see

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 12 of 73

	Karieem First Name	Middle Name	Hassan Last Name	Case number	el (II KNOWII)	
3.3	Make Model: Year: Approximate mileage: Other information:	=	Who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communiinstructions)	/ and another	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?	red claims on <i>Schedule</i>
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communiinstructions)	/ and another	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property?	red claims on <i>Schedule</i>
	nples: Boats, trailers, motors No Yes	•	recreational vehicles, other values in the property one.	otorcycle accessori		
Exar	nples: Boats, trailers, motors No Yes Make	•	, fishing vessels, snowmobiles, m	otorcycle accessori roperty? Check  / and another	Do not deduct secured	red claims on Schedule ims Secured by Proper
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors	otorcycle accessori roperty? Check  and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. If the portion on Schedule ims on Sch

### Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 13 of 73

Debtor 1 Karieem Hassan Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Living Room Set, Dining Room Set, Bedroom Set \$300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... TVs, Cell Phone, Laptop, Tablet \$1000.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$2000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3300.00 for Part 3. Write that number here .....

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 14 of 73

Debtor 1 Karieem Hassan Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes ..... \$50.00 Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Money Network Pre Paid Debit Card \$8.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 15 of 73

Debt	tor 1 Karieem		Hassan	Case number (if known)	
	First Name	Middle Name	Last Name	<del></del>	
20.	Negotiable instruments	porate bonds and other negotial include personal checks, cashiers tents are those you cannot transfe	checks, promissory no	tes, and money orders.	
0.4	But a second a second a				
21.	Retirement or pensio Examples: Interests in I		), thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No	,,	,,	,	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.				
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		I prepayments d deposits you have made so that with landlords, prepaid rent, public Electric:			
	_				
		Gas:		_	
		Heating oil:	-		
		Security deposit on rental unit:	-		
		Prepaid rent:			
		Telephone:	-		
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract f	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			
		_			

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 16 of 73

Debte	or 1 Karieem	Hassan  Middle Name Last Name	Case number (if known)	
24.		IRA, in an account in a qualified ABLE progran	n, or under a qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1), 529  No Institution na  Yes	9A(b), and 529(b)(1).  In and description. Separately file the records of a	any interests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future exercisable for your benef	interests in property (other than anything list	ed in line 1), and rights or powers	
	✓ No ☐ Yes. Describe			
26.	Examples: Internet domain	emarks, trade secrets, and other intellectual properties, websites, proceeds from royalties and licen		
	Yes. Describe			
27.	Licenses, franchises, and Examples: Building permits,	other general intangibles exclusive licenses, cooperative association holding	gs, liquor licenses, professional licenses	
	Yes. Describe			
Mon	ney or property owed to	you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you			
	<b>✓</b> No			
	Yes. Give specific inform about them, include		Federal:	\$0.00
	you already filed th and the tax years	e returns	State:	\$0.00
	-		Local:	\$0.00
	Family support  Examples: Past due or lump	sum alimony, spousal support, child support, mai	ntenance, divorce settlement, property settlemen	t
	No	estion.	Alimony:	\$0.00
	Yes. Give specific inform	ation	Maintenance:	\$0.00
			Support:	\$0.00
			Divorce settlement:	\$0.00
			Property settlement:	\$0.00
	Other amounts someone o	wes you sability insurance payments, disability benefits, sick		
		nefits; unpaid loans you made to someone else	, pay, radation pay, wonters compensation,	
	No No			
	Yes. Describe			

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 17 of 73

Deb	tor 1 Karieem		Hassan	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance Examples: Health, disab		alth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	No Yes. Name the insure of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficiar property because some	y of a living trust, expect	someone who has died proceeds from a life insurance policy	y, or are currently entitled to receive	
	Yes. Describe				
33.			you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims	unliquidated claims o	f every nature, including counterd	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets y	ou did not already list			
	Yes. Describe				
36.		-	m Part 4, including any entries fo		\$58.00
Part	5: Describe Any B	usiness-Related Pr	operty You Own or Have an Ir	nterest In. List any real estate in Part	:1.
37.	Do you own or have a	ny legal or equitable in	nterest in any business-related pro	operty?	
	No. Go to Part 6. Yes. Go to line 38.			<b>p</b> D	current value of the cortion you own? To not deduct secured claims rexemptions
38.	Accounts receivable	or commissions you al	ready earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rel		e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elect	ronic devices
	No Yes. Describe				
		<u> </u>			

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 18 of 73

Debt	tor 1 Karieem	Hassan	Case number (if known)	
	First Name Middle Name	e Last Name		
40.	Machinery, fixtures, equipment, supplies you	ı use in business, and tools of your trac	de	
	<b>✓</b> No			
	Yes. Describe			
41	Inventory			
41.	inventory			
	<b>✓</b> No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			<del>_</del>
43. <b>C</b>	Customer lists, mailing lists, or other compila	tions		
	<b>✓</b> No			
	Yes. Do your lists include personally identific	able information (as defined in 11 U.S.C. &	S 101(41A))?	
	rear 20 year note in old to personnany rearrant		3 (	
	☐ No			
	Yes. Describe			
44.	Any business-related property you did not al	ready list		
	- N	-		
	✓ No			
	Yes. Give specific			
	information	-		<del></del>
		-		<del></del>
				<del></del>
	dd the dollar value of all of your entries from			
for Pa	art 5. Write that number here			
	Describe Any Form and Commerc	ial Fishing Palated Property Vou	Own or Hove on Interest In	
Part	6: Describe Any Farm- and Commerc If you own or have an interest in farmland, list it		Own or have an interest in.	
46.	Do you own or have any legal or equitable in	nterest in any farm- or commercial fish	ing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?
	Tes. do to line 47.			Do not deduct secured claims or exemptions
17	Form onimals			or exemptions
47.	Farm animals  Examples: Livestock, poultry, farm-raised fish			
	✓ No			
	Yes. Describe			

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 19 of 73

Deb	tor 1 Karieem First Name	Middle Neme	Hassan	Case number (if known)	
		Middle Name	Last Name		
48.	Crops-either growing of	r harvested			
	<b>✓</b> No				
	Yes. Describe				
	-				
49.	Farm and fishing equip	ment, implements, machinery, fixt	ures, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
		<del></del> -			
51.	Any farm- and commer	cial fishing-related property you d	id not already list		
	<b>✓</b> No				
	Yes. Describe				
	_				
		<del></del>		Г	
		of your entries from Part 6, includ		-	
for Pa	art 6. Write that number	here			
				_	
Part		perty You Own or Have an Inte		NOT LIST ADOVE	
53.		erty of any kind you did not alread , country club membership	ly list?		
	Examples. Season tickets	s, country club membership			
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of all	of your entries from Part 7. Write	that number here		<u> </u>
Part	8: List the Totals of	Each Part of this Form			
55 1	Port 1: Total roal actata	line 2		•	
33.1	rait i. iotalieal estate,	, iiie 2			
56 1	part 2 total vehicles, line	3.5			
	•	d household items, line 15	Ф0000 00	_	
	·	·	\$3300.00	<del>_</del>	
58. <b>F</b>	Part 4: Total financial as	sets, line 36	\$58.00	<u> </u>	
59. I	Part 5: Total business-re	lated property, line 45			
60. I	Part 6: Total farm- and fi	shing-related property, line 52		<del>_</del>	
61. 1	Part 7: Total other prope	erty not listed, line 54		_	
02.	rotai personai property.	Add lines 56 through 61	***************************************	Copy personal property total	+ \$3358.00
				Copy personal property total	
					\$3358.00
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

#### Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 20 of 73

Fill in this information to identify your case:					
Debtor 1	Karieem		Hassan		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(State)		

### Official Form 106C

### Check if this is an amended filing

### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	tt 1: Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)	
2.	For any property you list on Schedule A	A/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Other financial account, Money Network Pre Paid Debit Card Line from	\$8.00	\$8.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
	Schedule A/B: 17  Brief description: Cash on Hand Line from Schedule A/B: 16	\$50.00	\$50.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 21 of 73

Debtor 1 Karieem Hassan Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$300.00 description: **✓** \$300.00 Living Room Set, Dining 100% of fair market value, up to any Room Set, Bedroom Set applicable statutory limit Line from Schedule A/B: 06 735 ILCS 5/12-1001(b) Brief \$1,000.00 description: **✓** \$1,000.00 TVs, Cell Phone, Laptop, 100% of fair market value, up to any Tablet applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(a) Brief description: \$2,000.00 **✓** \$2,000.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 22 of 73

		_	3.			
Fill in this info	rmation to identify your c	ase:				
Debtor 1	Karieem		Hassan			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	-					
Official	Form 106D					Check if this is an amended filing
Schedu	ule D: Credit	tors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more space is			e are filing together, both are equals are the entries, and attach it to			
1. Do any	creditors have claims	secured by your propert	ty?			
✓ No.	Check this box and sub	mit this form to the court v	with your other schedules. You ha	ve nothing else to repo	ort on this form.	
Yes.	Fill in all of the information	on below.				
Part 1: List	All Secured Claims					
			red claim, list the creditor separately	Column A	Column B	Column C
		editor has a particular claim, alphabetical order according	list the other creditors in Part 2. As g to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports	Unsecured portion

this claim

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main

		Document Page 23 of 73			
Fill in this in	formation to identify your case:				
Debtor 1	Karieem First Name Middle Na	Hassan me Last Name			
Debtor 2 (Spouse, if filing					
United State	s Bankruptcy Court for the: Northern	District of Illinois (State)			
Case number (If known)	er	(Glady)			
Official	Form 106E/F		Chec	k if this is an	amended filing
Sched	dule E/F: Creditors W	ho Have Unsecured Claims	S		12/15
Form 106A/I claims that a the entries i known).	and on Schedule G: Executory Contracts a are listed in Schedule D: Creditors Who Hold in the boxes on the left. Attach the Continual at All of Your PRIORITY Unsecured Cla		any creditors by the Part yo	with partia u need, fill it	lly secured out, number
☐ No			soporatoly for on	sah alaima Fa	v acab oloim
listed, i As mud Continu	dentify what type of claim it is. If a claim has bot ch as possible, list the claims in alphabetical orde	or has more than one priority unsecured claim, list the creditor of the priority and nonpriority amounts, list that claim here and sho or according to the creditor's name. If you have more than two holds a particular claim, list the other creditors in Part 3. ctions for this form in the instruction booklet.)	w both priority	and nonprior	ity amounts.
,		, and the second se	Total claim	Priority amount	Nonpriority amount
	y Creditor's Name ox 7346 per Street	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.	\$8,000.00	\$8,000.00	\$0.00
City <b>Who</b>	delphia Pennsylvania 19101 State Zip Code incurred the debt? Check one. Debtor 1 only	Contingent Unliquidated Disputed			
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Domestic support obligations			
	at least one of the debtors and another	Taxes and certain other debts you owe the government			
	Check if this claim relates to a community de	bt Claims for death or personal injury while you were intoxicated			
Is the	claim subject to offset?	Other Specify			

**✓** No Yes Other. Specify \_\_\_\_\_

#### Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 24 of 73

Debtor 1 Karieem Hassan Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 800 LOANMART \$10,289.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6/2013 15821 Ventura Blvd, Suite 280 Number Street As of the date you file, the claim is: Check all that apply. Contingent California 91436 Encino Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ 015 Automobile Is the claim subject to offset? **✓** No Yes AFNI, INC 4.2 \$2,852.00 Last 4 digits of account number 7678 Nonpriority Creditor's Name When was the debt incurred? 8/2014 PO Box 3517 Street Number As of the date you file, the claim is: Check all that apply. Contingent 61702 Bloomington Illinois Unliquidated City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: MEDICAL **✓** No PAYMENT DATA Other. Specify Yes 4.3 AT&T \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 105262 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Atlanta Georgia 30348 Disputed Zip Code City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **|** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Past Due Bill Other. Specify \_ Is the claim subject to offset? No Yes

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 25 of 73

Debtor 1 Karieem Hassan Case number (if known)
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim			
Bank of America Nonpriority Creditor's Name PO Box 982236 Number Street	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent	\$350.00			
El Paso Texas 79998 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify NSF				
City of Chicago - Parking and red Light Tickets  Nonpriority Creditor's Name  Department of Revenue - PO Box 88292  Number Street	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated	\$2,800.00			
City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No  Yes	Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify Parking & Red Light Tickets				
CONTRACT CALLERS INC Nonpriority Creditor's Name 501 GREENE ST FL 3 Number Street  AUGUSTA Georgia 30901 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No	Last 4 digits of account number 6094  When was the debt incurred? 6/2016  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  O11 Collection; Collecting for ORIGINAL CREDITOR: PEOPLES Other Specify GAS LIGHT AND COKE	\$624.00			
	After listing any entries on this page, number them beginning with Bank of America Nonpriority Creditor's Name PO Box 982236 Number Street  EI Paso Texas 79998 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  Number Street  City of Chicago - Parking and red Light Tickets Nonpriority Creditor's Name Department of Revenue - PO Box 88292 Number Street  Chicago Illinois 60680 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  No Yes  CONTRACT CALLERS INC Nonpriority Creditor's Name 501 GREENE ST FL 3 Number Street  AUGUSTA Georgia 30901 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt  AUGUSTA Georgia 30901 City State Zip Code Who incurred the debt? Check one. Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  Check if this claim relates to a community debt  State Carrella 30901 City State Zip Code Check if this claim relates to a community debt Check if this claim relates to a community debt Check if this claim relates to a community debt Check if this claim relates to a community debt Check if this claim relates to a community debt Check if this claim relates to a community debt Check if this claim relates to a community debt Check if this claim relates to a community debt	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.  Bank of America Number Street  Number Street  Texas 7998  El Piaso Texas 7998  Contingent Uniquidated Uniq			

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 26 of 73

Debtor 1 Karieem Hassan Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.7	CONVERGENT OUTSOURCING Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 Number Street	Last 4 digits of account number 8064 When was the debt incurred? 10/2013  As of the date you file, the claim is: Check all that apply.	\$205.00
	Houston Texas 77043 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify COMCAST	
4.8	CREDITORS DISCOUNT & A  Nonpriority Creditor's Name 415 E MAIN ST  Number Street  STREATOR Illinois 61364  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Yes	Last 4 digits of account number 2490 When was the debt incurred? 8/2014  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$756.00
4.9	CREDITORS DISCOUNT & A  Nonpriority Creditor's Name 415 E MAIN ST  Number Street  STREATOR Illinois 61364  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Yes	Last 4 digits of account number 2352  When was the debt incurred? 8/2014  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$683.00

#### Entered 12/30/17 12:04:42 Desc Main Case 17-38457 Doc 1 Filed 12/30/17 Document Page 27 of 73

Debtor 1 Karieem Hassan Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 **CREDITORS DISCOUNT & A** \$458.00 9188 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/2014 415 E MAIN ST Number Street As of the date you file, the claim is: Check all that apply. Contingent **STREATOR** Illinois 61364 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.11 **CREDITORS DISCOUNT & A** \$302.00 Last 4 digits of account number 6729 Nonpriority Creditor's Name 415 E MAIN ST When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent STREATOR Illinois 61364 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes **CREDITORS DISCOUNT & A** 4.12 \$302.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 415 E MAIN ST When was the debt incurred? 1/2012 Number As of the date you file, the claim is: Check all that apply. Contingent STREATOR 61364 Illinois Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or

No

Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify \_\_\_

divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar

001 Collection; Collecting for

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

#### Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 28 of 73

Debtor 1 Karieem Hassan Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 ENHANCED RECOVERY CO L \$1,130.00 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 2/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: SPRINT **✓** No Yes 4.14 ENHANCED RECOVERY CO L \$1,102.00 Last 4 digits of account number 1952 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: AT T **✓** No Other. Specify MOBILITY Yes Hayes Beer Dist. Co. 4.15 \$6,479.55 Last 4 digits of account number Nonpriority Creditor's Name 12160 S. Central Ave. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60803 Alsip City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify Uninsured Car Accident

✓ No Yes

Is the claim subject to offset?

#### Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 29 of 73

Debtor 1 Karieem Hassan Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Illinois Tollway \$800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated 60515 Downers Grove Illinois Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ **Unpaid Tolls** Is the claim subject to offset? **✓** No Yes MERCHANTS CREDIT GUIDE \$900.00 3457 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name 2/2014 223 W JACKSON BLVD STE 7 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO 60606 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No PAYMENT DATA Other, Specify Yes MERCHANTS CREDIT GUIDE 4.18 \$856.00 Last 4 digits of account number 0761 Nonpriority Creditor's Name 223 W JACKSON BLVD STE 7 When was the debt incurred? 4/2013 Number As of the date you file, the claim is: Check all that apply. Contingent 60606 CHICAGO Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: MEDICAL

**✓** No

Yes

Other. Specify

PAYMENT DATA

### Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 30 of 73

Debtor 1 Karieem Hassan Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** NATIONWIDE CAC LLC 4.19 \$8,629.00 Last 4 digits of account number Nonpriority Creditor's Name 3435 N CÍCERO AVE When was the debt incurred? 11/2012 Number As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** Illinois 60641 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ 036 Automobile Is the claim subject to offset? **✓** No Yes 4.20 PINNACLE LLC/RESURGENT \$1,190.00 Last 4 digits of account number 0001 Nonpriority Creditor's Name 810 1ST ST S STE 260 When was the debt incurred? 6/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent **HOPKINS** Minnesota 55343 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes STATE COLLECTION SERVI 4.21 \$107.00 Last 4 digits of account number Nonpriority Creditor's Name 2509 S STOUGHTON RD When was the debt incurred? 6/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON 53716 Wisconsin Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No

Yes

Is the claim subject to offset?

Other. Specify \_\_\_

001 Collection; Collecting for

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

### Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 31 of 73

Debtor 1 Karieem Hassan Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 U S DEPT OF ED/GSL/ATL \$4,751.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 10/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** Georgia 30301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.23 U S DEPT OF ED/GSL/ATL \$4,432.00 Last 4 digits of account number 3203 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL 4.24 \$3,054.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 5/2010 Number As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

#### Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 32 of 73

Debtor 1 Karieem Hassan Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 U S DEPT OF ED/GSL/ATL \$2,892.00 Last 4 digits of account number 0177 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 11/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** Georgia 30301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.26 U S DEPT OF ED/GSL/ATL \$1,658.00 Last 4 digits of account number 3211 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 10/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL 4.27 \$1,237.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 5/2010 Number As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

### Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 33 of 73

Debtor 1 Karieem Hassan Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** U S DEPT OF ED/GSL/ATL 4.28 \$1,190.00 Last 4 digits of account number \_ 6747 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 11/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent 30301 **ATLANTA** Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.29 VERIZON \$800.00 Last 4 digits of account number Nonpriority Creditor's Name NATIONAL RECOVERY P.O. BOX 26055 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated MINNEAPOLIS 55426 Minnesota City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt ✓ Other. Specify \_\_\_\_\_ Past Due Bill Is the claim subject to offset?

✓ No Yes

#### Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 34 of 73

Debtor 1 Karieem Hassan Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Keis George LLP On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 1 North LaSalle Street Line 4.15 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Chicago Illinois 60602 Last 4 digits of account number City State Zip Code Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? 2701 South Dirken Parkway Line 4.15 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Springfield Illinois 62723 Last 4 digits of account number City State Zip Code HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? of (Check 111 W JACKSON BLVD S-400 Line 4.5 Part 1: Creditors with Priority Unsecured Claims

one):

Last 4 digits of account number

Part 2: Creditors with Nonpriority Unsecured

Number

CHICAGO

City

Street

Illinois

State

60604

Zip Code

Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 35 of 73

Debtor 1 Karieem Hassan Case number (if known)

FIRST Na	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpo
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$8,000.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.  6e. Total. Add lines 6a through 6d.	6e.	\$8,000.00	
	oc. Total. Add lines of through od.			
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$19,214.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$42,614.55	
	6i Total Add lines 6f through 6i	6i	\$61,828.55	

Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 36 of 73

Fill in this information to identify your case:					
Debtor 1	Karieem		Hassan		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(2.5)		

### Official Form 106G

## Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	oany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Hassan, Amina Name  128 W. 111th Place			Residential Lease,  Debtor is Lessee,  Yearly Residential Lease
	Number	Street		
	Chicago City	Illinois State	60628 Zip Code	

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 37 of 73

		20	cament rage c	71 01 10
Fill in this infor	mation to identify your	case:		
Debtor 1	Karieem		Hassan	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the	e: Northern	District of Illinois	
Officed States I	bankiuptcy Court for the	e. Northern	(State)	
Case number (If known)				
(II KIOWI)				Check if this is an
				amended filing
Official	Form 106H			
Cahadul	a U. Varir Ca	dobtoro		40/45
Schedui	e H: Your Co	aebtors		12/15
known). Answe	er every question.	you are filing a joint case, do		of any Additional Pages, write your name and case number (if odebtor.)
2. Within th Idaho, Lo	uisiana, Nevada, New M Go to line 3.	ou lived in a community properties. Puerto Rico, Texas, Warner spouse, or legal equivalent	ashington, and Wisconsin.)	Community property states and territories include Arizona, California,
	Yes. In which commu	nity state or territory did you	live?	Fill in the name and current address of that person.
	Name of your spouse	, former spouse, or legal equi	valent	<del>_</del>
	Number Street			<del>_</del>
	City	State	Zip Code	<u> </u>
again as	a codebtor only if that	person is a guarantor or c	osigner. Make sure you ha	our spouse is filing with you. List the person shown in line 2 ve listed the creditor on Schedule D (Official Form 106D), ule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 38 of 73

Fill in this information t	o identify your case:				
Debtor 1 Karieem		Hassar		_	
First Name	e Middle Name	e Last Na	ame	Che	eck if this is:
Debtor 2 (Spouse, if filing) First Name	e Middle Name	e Last Na	ame	-   🗖	An amended filing
		District of Illir			A supplement showing post-petition chapt
United States Bankruptcy the:	Court for Northern		tate)		expenses as of the following date:
Case number		,	,	_   .	
(If known)					MM / DD / YYYY
Official Form	<u> 1061</u>				
Schedule I: Yo	our Income				1
information about your	spouse. If you are separated is needed, attach a separate swer every question.	and your spous	e is not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and ca
Fill in your employme	nt	Debtor 1			Debtor 2
information.	Employment status	<b>✓</b> Employ	ved.		Employed
If you have more than attach a separate page	one job,		nployed		☐ Not Employed
information about addi		☐ ······			
employers.	Occupation				
Include part time, seas self-employed work.	onal, or <b>Employer's name</b>	Randstad l	JS, LLC		
	Employer's address	Cumberlan	d Blvd., suite 60	0	
Occupation may include or homemaker, if it app		Number Stre	eet		Number Street
					<u>.</u> .
		Atlanta	Georgia	30339	_
		City	State	Zip Code	City State Zip Code
	How long employed there?				
Part 2: Give Details	About Monthly Income				
Estimate monthly inco	me as of the date you file this t	f <b>orm.</b> If you have i	nothing to repor	t for anv line. v	write \$0 in the space. Include your non-filin
spouse unless you are s		<b>,</b>	0 1	, ,,,	,
	pouse have more than one emplo parate sheet to this form.	yer, combine the i	nformation for a	ll employers fo	or that person on the lines below. If you nee
			For D	ebtor 1	For Debtor 2 or non-filing spouse
	wages, salary, and commissions (taid monthly, calculate what the monthly		2.	\$1,560.00	
3. Estimate and list m	onthly overtime pay.		3.	+ \$0.00	
4. Calculate gross inc	ome. Add line 2 + line 3.		4.	\$1,560.00	

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 39 of 73

Debtor 1Karieem	Hassan	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4.	\$1,560.00	non ming operate	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$196.52		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
		\$0.00 +		
	<del></del>			
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + +5h$ .	5f + 5g 6.	<u>\$196.52</u>		
7. Calculate total monthly take-home pay. Subtract line 6 from lin	ne 4. 7.	\$1,363.48		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, an	ıd			
the total monthly net income.	8a.	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
<ol><li>8c. Family support payments that you, a non-filing spouse, o dependent regularly receive</li></ol>	ra			
Include alimony, spousal support, child support, maintenance divorce settlement, and property settlement.	e, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefi under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:		\$0.00		
8g. Pension or retirement income	8f.	\$0.00		
	8g. 8h. +	\$0.00 +		
8h. Other monthly income. Specify:				
9. <b>Add all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	ı + 8h. 9. <u> </u>	\$0.00		
10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. spouse	\$1,363.48 +	=	\$1,363.48
11. State all other regular contributions to the expenses that yellow include contributions from an unmarried partner, members of you friends or relatives. Do not include any amounts already included in lines 2-10 or am	ur household, your d	ependents, your roomm	,	
Specify:	und and not av		11. +	\$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S			•	\$1,363.48
				Combined monthly income
13. Do you expect an increase or decrease within the year afte	r you file this form?			
No.				
Yes. Explain:				
LJ res. Explain.				

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 40 of 73

		Docu	ment Page 40 of 73	3	
Fill in this inform	mation to identify	your case:			
Debtor 1	Karieem First Name	Middle Name	Hassan Last Name	Check if this is:	
(Spouse, if filing) United States B	First Name ankruptcy Court for	Middle Name or the: Northern	Last Name District of Illinois (State)		nowing post-petition chapter 13 he following date:
Case number (If known)				MM / DD / YYYY	<del>,</del>
Official	Form 100	6J			
Schedul	e J: Your	Expenses			12/15
information. If I		s possible. If two married people ar eded, attach another sheet to this on.			
Part 1: Desc	cribe Your Hou	sehold			
	to line 2	in a separate household?			
_ г	No				
Ē	Yes. Debtor 2 r	nust file Official Forms 106J-2, <i>Expen</i>	ses for Separate Household of Debt	or 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age 1 year	Does dependent live with you?
					✓ Yes.
3. Do your exp expenses of than yourself and dependents	f people other d your	✓ No  Yes			
Part 2: Estir	nate Your Ong	oing Monthly Expenses			
	f a date after the	rour bankruptcy filing date unless y bankruptcy is filed. If this is a sup	•	•	•
•	•	non-cash government assistance i uded it on <i>Schedule I: Your Incom</i> e	-		Your expenses
any rent fo	r the ground or lo	<b>hip expenses for your residence.</b> In t. 4.	clude first mortgage payments and		4.
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 41 of 73

 Debtor 1 First Name
 Karieem
 Hassan
 Case number (if known)

 Last Name
 Last Name

riist Name Middle Name			
			Your expenses
5. Additional mortgage payments for your residence, such a	as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$175.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable service	es	6c.	\$70.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$275.00
8. Childcare and children's education costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning		9.	\$38.00
10. Personal care products and services		10.	\$50.00
11. Medical and dental expenses		11.	\$0.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare Do not include car payments		12.	\$150.00
13. Entertainment, clubs, recreation, newspapers, magazin	es, and books	13.	\$0.00
14. Charitable contributions and religious donations		14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included	d in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$0.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or include	uded in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
18. Your payments of alimony, maintenance, and support the			\$0.00
your pay on line 5, Schedule I, Your Income (Official Fo	·	18.	
19.Other payments you make to support others who do not Specify:	live with you.	40	
• •	of this form or on Schodula II Vous Income	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 20a. Mortgages on other property	of this form of on schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or renter's insurance		20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.		20d	\$0.00
20e. Homeowner's association or condominium dues		20d 20e	<del></del>
description of condominant duod		208	\$0.00

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 42 of 73

Debtor 1	Karieem		Hassan	Case number (if known)		
	First Name	Middle Name	Last Name			
21. <b>Othe</b>	Specify:				21	\$0.00
00 0-1-						
	ulate your monthly exp	penses.				\$1,058.00
	Add lines 4 through 21.					\$0.00
	., , ,	xpenses for Debtor 2), if any,				\$1,058.00
22c. /	Add line 22a and 22b. T	he result is your monthly exp	enses.		22.	
23.Calcu	late your monthly net	income.				
23a. (	Copy line 12 (your comb	pined monthly income) from	Schedule I.		23a	\$1,363.48
23b.	Copy your monthly expe	enses from line 22 above.			23b	\$1,058.00
23c. S	Subtract your monthly e	xpenses from your monthly in	ncome.			\$305.48
	The result is your month	nly net income.			23c	
mort		to finish paying for your car l se or decrease because of a r				

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 43 of 73

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Karieem		Hassan
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

## Official Form 106Dec

## Check if this is an amended filing

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and	
×	/s/ Karieem Hassan	×	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 12/30/2017	Date	
	MM/DD/YYYY	MM/DD/YYYY	

Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 44 of 73

Fill in this in	formation to identify your	case:					
Debtor 1	Karieem		Hassan		_		
Debtor 2	First Name	Middle N	lame Last Nam	е			
(Spouse, if filing	First Name	Middle N	lame Last Nam	е	=		
United State	es Bankruptcy Court for the	Northern	District of Illino		_		
Case numbe	er		(Stat	e)			
(If known)							Check if this is a
Officia	l Form 107						amended filing
Statem	ent of Financia	al Δffairs f	or Individuals	Filina fo	r Bankru	ntcv	04/1
	olete and accurate as po						
information	n. If more space is need known). Answer every o	ed, attach a sepa					
		•					
Part 1: G	ive Details About Your	Marital Status	and Where You Lived	Before			
1. What	is your current marital st	atus?					
	Married						
<b>□</b>	Not married						
2. Durin	g the last 3 years, have y	ou lived anywhere	other than where you liv	ve now?			
,	No	<b>,</b>	,				
	vo ∕es. List all of the places y	ou lived in the last	3 years. Do not include v	vhere you live	now.		
	, ,		,	,			
	Debtor 1:		Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
			there				there
				Same a	as Debtor 1		Same as Debtor 1
_			Form				<b>5</b>
ľ	Number Street		From To	Number Str	reet		From To
-		_		_			
7	City State	Zip Code		City	State	Zip Code	
				Same a	as Debtor 1		Same as Debtor 1
			_				_
1	Number Street	_	From	Number Str	reet		From
<del>-</del>			То				To
<u> </u>	City State	Zip Code		City	State	Zip Code	
_	-						· · · · · · · · · · · · · · · · · · ·
	the last 8 years, did you or itories include Arizona, Calif						
<b>✓</b> No	)						
	es. Make sure you fill out S	Schedule H: Your (	Codebtors (Official Form	106H).			

#### Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 45 of 73

Hassan

Debtor 1 Karieem Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$14000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$13000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$15000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 46 of 73

Hassan Debtor 1 Karieem \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 47 of 73

1	Karieem			Has	ssan	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsi orp	ders include you porations of whic	r relatives; a h you are a for a busir	any general partners an officer, director, p ness you operate as	s; relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? You are a general partner; I securities; and any managing I domestic support obligations,
<b>→</b>	No Yes. List all pa	yments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Hassan, Sophia				\$750.00	\$0.00	Loan
	Insider's Name				<del></del>	<u></u>	
	128 W. 111th St.						
	Number Street						
	Chicago	Illinois	60628				
-	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne at benefited an insi		Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
	Nambor Caroot						
	City	State	Zip Code				
-	City	State	Zip Code				
-	City Insider's Name	State	Zip Code			·	
_	City	State	Zip Code				
-	City Insider's Name	State	Zip Code				

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 48 of 73

Debtor 1 Karieem Hassan Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 49 of 73

Debt	tor 1 Karieem	Hassan	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you		pank or financial institution, set off any am	ounts from your
	Yes. Fill in the details.			
	rearrance docume.	Describe the action th	e creditor took  Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	of creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No  Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			-
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			_
	Number Street			
	City State Zip Code			
	Person's relationship to you			

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 50 of 73

entoi i	Karieem	Hassan	Case number (if know)	7)	
	First Name Middle Nar	me Last Name	•		
. Wit	thin 2 years before you filed for bankrup	tcy, did you give any gifts or contribu	tions with a total value o	f more than \$600	to any charity?
	l No				
✓	No				
	Yes. Fill in the details for each gift or co	ontribution.			
	Gifts or contributions to charities	Describe what you contri	huted	Date you	Value
	that total more than \$600	Describe what you contin	buteu	contributed	Value
	that total more than 4000			Continuated	
	Charity's Name				
	Number Street				
	Number Street				
	City State Zip Co	ode.			
	Oity State Zip Ot	Jue			
± 6.	List Certain Losses				
· v.	Elet Gol talli 200000				
	Yes. Fill in the details.  Describe the property you lost and how the loss occurred	Describe any insurance of Include the amount that in	surance has paid. List	Date of your loss	Value of property lost
		pending insurance claims of A/B: Property.	n line 33 of <i>Schedule</i>		
		A.B. Floperty.			
	List Certain Payments or Transfer				
Wit	helication in the contract of the decidence of the contract of				
	nin 1 vear before you filed for bankrupt	cv. did vou or anvone else acting on v	our behalf pav or transfe	r any property to a	anvone vou consulte
abo	inin 1 year before you filed for bankrupt out seeking bankruptcy or preparing a b	cy, did you or anyone else acting on y pankruptcy petition?	our behalf pay or transfe	r any property to a	anyone you consulte
		pankruptcy petition?			anyone you consulte
	out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition pre	pankruptcy petition?			anyone you consulte
	out seeking bankruptcy or preparing a bude any attorneys, bankruptcy petition pre	pankruptcy petition?			anyone you consulte
	out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition pre	pankruptcy petition?			anyone you consulte
	out seeking bankruptcy or preparing a bude any attorneys, bankruptcy petition pre	pankruptcy petition? parers, or credit counseling agencies for	services required in your ba	nkruptcy.	
	out seeking bankruptcy or preparing a bude any attorneys, bankruptcy petition pre	pankruptcy petition?	services required in your ba	nkruptcy.  Date payment	Amount of
	out seeking bankruptcy or preparing a bude any attorneys, bankruptcy petition pre	pankruptcy petition? parers, or credit counseling agencies for  Description and value of a	services required in your ba	Date payment or transfer	
	out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition preposed No  Yes. Fill in the details.	parers, or credit counseling agencies for  Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
	but seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm	pankruptcy petition? parers, or credit counseling agencies for  Description and value of a	services required in your ba	Date payment or transfer	Amount of
	but seeking bankruptcy or preparing a but de any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid	parers, or credit counseling agencies for  Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
	but seeking bankruptcy or preparing a bude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 11101 S. Western Avenue	parers, or credit counseling agencies for  Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
	but seeking bankruptcy or preparing a but de any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid	parers, or credit counseling agencies for  Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
	but seeking bankruptcy or preparing a bude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 11101 S. Western Avenue	parers, or credit counseling agencies for  Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	parers, or credit counseling agencies for  Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 6064	parers, or credit counseling agencies for  Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	parers, or credit counseling agencies for  Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 6064 City State Zip Co	parers, or credit counseling agencies for  Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 6064	parers, or credit counseling agencies for  Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 6064 City State Zip Co	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 6064 City State Zip Co	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 6064 City State Zip Co	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 6064 City State Zip Co	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 6064 City State Zip Co Email or website address  Person Who Made the Payment, if Not You	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 6064 City State Zip Co	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 6064 City State Zip Co Email or website address  Person Who Made the Payment, if Not You	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 6064 City State Zip Co Email or website address  Person Who Made the Payment, if Not You	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 6064 City State Zip Co Email or website address  Person Who Made the Payment, if Not Yo Person Who Was Paid  Number Street	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 6064 City State Zip Co Email or website address  Person Who Made the Payment, if Not You	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 6064 City State Zip Co Email or website address  Person Who Was Paid 11101 S. Wastern Avenue Number Street  Chicago Illinois 6064 City State Zip Co Email or website address  Person Who Made the Payment, if Not Yo Person Who Was Paid Number Street	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 6064 City State Zip Co Email or website address  Person Who Made the Payment, if Not Yo Person Who Was Paid  Number Street	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 51 of 73

Debt		Karieem		Hassan	Case number	(if known)	
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you file o you deal with your cred not include any payment o	itors or to make payme		behalf pay or t	ransfer any property to	anyone who promised to
		No Yes. Fill in the details.					
				Description and value of any partransferred	property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid				<u></u> -	
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your b	ousiness or financial af and transfers made as s	ecurity (such as the granting of a sec			
				Description and value of prop transferred	paym	ribe any property or lents received or debts   change	Date paid transfer was made
		Person Who Received Tra	nsfer				
		Number Street					
		City State Person's relationship to ye	Zip Code ou				
		Person Who Received Tra	nsfer				
		Number Street					
		City State Person's relationship to ye	Zip Code ou				
19.	ben	hin 10 years before you fi eficiary? ese are often called asset-pa No		l you transfer any property to a se	If-settled trust	t or similar device of wh	ich you are a
		Yes. Fill in the details.		Basada II		.f	Dill
				Description and value of the	property trans	sierrea	Date transfer was made
		Name of trust					<del></del>

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 52 of 73

Debtor 1 Karieem Hassan Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 53 of 73

Hassan Debtor 1 Karieem Case number (if known) Middle Name First Name Identify Property You Hold or Control for Someone Else Part 9: 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 54 of 73

Debt		Karieem			Hassan	Case ni	umber <i>(if kr.</i>	nown)		
		First Name	Midd	dle Name	Last Name					
26.	Hav	e you been a party	y in any judicial	or administrati	ve proceeding under	any environmental	law? Incl	ude settlement	s and order	rs.
	<b>✓</b>	No								
		Yes. Fill in the det	ails.							
				Co	ourt or agency	1	Nature of	the case		Status of the case
		Case title								Pending
				Co	ourt Name					On appeal
		Case number		Nu	mberStreet	_				Concluded
				Cit	y State	Zip Code				_
Part	11:	Give Details Ab	oout Your Busi	ness or Conr	nections to Any Bus	siness				
27.	With	A sole propri	etor or self-empl	loyed in a trade	ou own a business or	activity, either full-t	_		y business?	,
		A partner in a	a partnership rector, or manag	jing executive o	<ul> <li>c) or limited liability pa</li> <li>of a corporation</li> <li>iity securities of a corp</li> </ul>					
	_	_			,	- C. G. G. C.				
	$\mathbf{Y}$	No. None of the a			rate barban tanah in					
	Ш	Yes. Check all tha	at apply above a	ina tili in the ae	tails below for each b					
					Describe the natu	re of the business		Employer Ident include Social		
		Ducinosa Nama		_				EIN:		
		Business Name								
		Number Street			Name of accounta	ant or bookkeeper		Dates business	existed	
		City	State	Zip Code		•		From	_To	
					Describe the natu	re of the business		Employer Ident include Social		
		Business Name						EIN:		
		Number Street						Dates business	existed	
					Name of accounta	ant or bookkeeper				
		City	State	Zip Code				From	_ To	
					Describe the natu	re of the business		Employer Ident		
								EIN:		
		Business Name								
		Number Street			Name of accounta	ant or bookkeeper		Dates business	existed	
		City	State	Zip Code				From	То	

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 55 of 73

Debt	tor 1 Kari	ieem			Hassan	Case number (if known)	
	First	t Name	Mic	dle Name	Last Name		
28.	credito	ors, or other par		nkruptcy, did you	u give a financial statem	ent to anyone about your business? Include all financial institutions,	
	✓ No	s. Fill in the deta	ails below.				
					Date issued		
	N	ame			MM/DD/YYYY		
	N	umber Street					
	C	ity	State	Zip Code			
Part	12: Si	ign Below					
t	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
		<b>x</b> /s/ h	Karieem Hassan			×	
		Signatu	re of Debtor 1			Signature of Debtor 2	
		Date 12	2/30/2017			Date	
	Did you a	attach addition	al pages to You	r Statement of F	inancial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?	
[ [	No Yes						
	Did you p	pay or agree to	pay someone v	ho is not an att	orney to help you fill out	bankruptcy forms?	
Į į	<b>√</b> No						
Ì	Yes.	Name of person				Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 56 of 73

B2030 (Form 2030) (12/15)

## **UNITED STATES BANKRUPTCY COURT**

## Northern District of Illinois

		Northern Di	strict of illinois		
e	Karieem Hassan		Case	No	461
	Debtor		Chap	ter	(If known)  Chapter 13
			·		
DISC	CLOSURE OF	COMPENSAT	ION OF ATTORI	NEY FO	R DEBTOR
compensati	ion paid to me within one	e year before the filing of	certify that I am the attorney the petition in bankruptcy, c emplation of or in connection	or agreed to be	e paid to me, for services
For legal se	rvices, I have agreed to a	ccept			\$4,000.00
Prior to the	filing of this statement I	have received			\$350.00
Balance Due	e				\$3,650.00
2. The source	of the compensation pai	d to me was:			
<b>✓</b>	Debtor	Other (spec	cify)		
3. The source	of the compensation pai	d to me is:			
<b>✓</b>	Debtor	Other (spec	cify)		
	not agreed to share the alers and associates of my		ation with any other person	unless they a	re
		w firm. A copy of the agre	n with a other person or persement, together with a list o		
5. In return for	r the above-disclosed fee	, I have agreed to render	legal service for all aspects of	of the bankrup	otcy case, including:
	llysis of the debtor's final kruptcy;	ncial situation, and rende	ring advice to the debtor in o	determining w	hether to file a petition in
b. Prep	oaration and filing of any	petition, schedules, state	ements of affairs and plan w	hich may be r	equired;
c. Rep	resentation of the debtor	at the meeting of credito	ors and confirmation hearing	,, and any adjo	ourned hearings thereof;
d. Rep	resentation of the debtor	in adversary proceeding	s and other contested bankr	uptcy matters	3;
6. By agreeme	ent with the debtor(s), the	above-disclosed fee doe	es not include the following	services:	
		CERTI	FICATION		
	he foregoing is a comple pankruptcy proceedings.	te statement of any agree	ement or arrangement for pa	yment to me f	or representation of the
12/3	30/2017		/s/ Alicia Hai	ro	
	Date		Signature of Atto	rney	
			Semrad Law Fi	rm	
			Name of law fi	rm	_

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

## **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

## Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 61 of 73

## **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Hassan, Karieem	Case No.	Case No.			
	Debtor(s)	- Case No.				
		Chapter.	Chapter13			
	VERIF	CATION OF CREDITOR MAT	RIX			
TI knowledge		ify that the attached list of creditors is tru	ue and correct to the best of their			
Date:	12/30/2017	/s/ Hassan, Karier	em			
		Hassan, Karieem Signature of Deb				

## Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 62 of 73

800 LOANMART 15821 Ventura Blvd, Suite 280 Encino, CA, 91436

NATIONWIDE CAC LLC 3435 N CICERO AVE CHICAGO, IL, 60641

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA, 30301

AFNI, INC. PO Box 3517 Bloomington, IL, 61702

PINNACLE LLC/RESURGENT 810 1ST ST S STE 260 HOPKINS, MN, 55343

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD STE 7 CHICAGO, IL, 60606

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, IL, 61364

CONTRACT CALLERS INC 501 GREENE ST FL 3 AUGUSTA, GA, 30901

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

STATE COLLECTION SERVI 2509 S STOUGHTON RD MADISON, WI, 53716 IRS Po Box 7346 Philadelphia, PA, 19101

Bank of America 1701 River Oaks Dr # D Calumet City, IL, 60409

VERIZON 455 Duke Drive Franklin, TN, 37067

AT&T 2001 York Rd Oak Brook, IL, 60523

Hayes Beer Dist. Co. 12160 S. Central Ave. Alsip, IL, 60803

Keis George LLP 1 North LaSalle Street 2046 Chicago, IL, 60602

Secretary of State 2701 South Dirken Parkway Springfield, IL, 62723

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Illinois Tollway PO Box 5544 Chicago, IL, 60680

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 64 of 73

Debtor 1 Karieem First Name		Hassan Last Name	Case number (if known)		
	estions for Reporting Purposes				
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily money for a business or in No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts yo	consumer debts? Co primarily for a persona business debts? Business debts? Business debts?	al, family, or household iness debts are debts the the operation of the bus	purpose." at you incurred to obtain siness or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapter Yes. I am filing under Chapter expenses are paid that fu No. Yes.	7. Do you estimate that a	ufter any exempt property distribute to unsecured cre	is excluded and administrative editors?	
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,00	0	] 25,001-50,000 ] 50,001-100,000 ] More than 100,000	
<sup>19.</sup> How much do you estimate your assets to be worth?		Statement .	Seem	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	Successifi	Baner	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below					
ror you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/s/ Karieem Hassan /// Signature of Debtor 1	new Una	Signature of Debtor	2	
	Executed on 12/16/2017 MM / DD		Executed on	MM / DD / YYYY	

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 65 of 73

Fill in this info	ormation to identify your ca	se:		
Debtor 1	Karieem	NG-J-J-N	Hassan	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
Official	Form 106De		N. W. 1144 (1972) S. N. 1144 (	Check if this is an amended filing
Declara <sup>-</sup>	tion About an I	_ ndividual Deb	tor's Schedules	12/15
	, 1341, 1519, and 3571.			250,000, or imprisonment for up to 20 years, or both. 18
Did you į	pay or agree to pay some	one who is NOT an attor	ney to help you fill out bankr	uptcy forms?
✓ No Yes.	Name of person		Attach Bankruptcy Pe Signature (Official For	ntition Preparer's Notice, Declaration, and ரா 119).
Under pe				distinct and control or one

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

Date 12/16/2017 MM/DD/YYYY

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 66 of 73

Debtor 1	Karieem		Hassan	Case number (if known)
	First Name	Middle Name	Last Name	
3	thin 2 years before you ditors, or other partie No Yes. Fill in the details	s.	u give a financial state	ment to anyone about your business? Include all financial institutions,
			Date issued	
				TOTAL
	Name		MM/DD/YYYY	
	Number Street		-	
	Turnor Cuoci			
	City S	State Zip Code	-	
Part 12:	Sign Below			
Ture 12.	Olgii Dolott			
				nments, and I declare under penalty of perjury that the answers are
				perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		•	1.	
	<b>X</b> (21)	eem Hassan Aww of Debtor 1	Mari	×
	/s/ Kan Signature o	of Debtor 1		Signature of Debtor 2
	<b>g</b>			Date
	Date 12/16	6/2017		
Did y	ou attach additional p	ages to Your Statement of F	Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
	No			
17.1				
	/es			
Did y	ou pay or agree to pay	someone who is not an att	orney to help you fill o	it bankruptcy forms?
י וכו	No			
Ħ,	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,
L				Declaration, and Signature (Official Form 119).

Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 67 of 73

## **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Hassan, Karieem	Casa No	Case No.		
	Debtor(s)	035 10			
		Chapter.	Chapter13		
	VERIFICA	TION OF CREDITOR MA	TRIX		
knowle	The above named Debtors hereby verify the edge.	at the attached list of creditors is t	rue and correct to the best of their		
Date:	12/16/2017	Hassan, Karieen			
		Signature of De	btor		

# Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 68 of 73

Debt	or 1 Karieem First Name	Middle Name	Hassan Last Name	Case number (if known)			
	,,			The second secon			
16.		family income that applies to y		s:			
	16a. Fill in the state in w	•	Illinois				
	16b. Fill in the number o	f people in your household.	2		407.054.00		
	16c. Fill in the median fa household	mily income for your state and siz		d a list of applicable median income amounts, go online	\$67,254.00		
		fied in the separate instructions fo		nay also be available at the bankruptcy clerk's office.			
17.	How do the lines comp	are?					
				s form, check box 1, <i>Disposable income is not determined ion of Disposable Income</i> (Official Form 122C-2).			
	U.S.C. § 1325		Calculation of Dispo	eck box 2, <i>Disposable income is determined under 11</i> sable Income (Official Form 122C-2). On line 39 of that			
Part	3: Calculate Your C	ommitment Period Under 1	1 U.S.C. §1325(b	o)(4)			
18.	Copy your total average	e monthly income from line 11.			\$1,362.22		
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.						
	19a. If the marital adjustr	ment does not apply, fill in 0 on li	ne 19a.		-\$0.00		
	19b. Subtract line 19a	from line 18.			\$1,362.22		
20.	Calculate your current	monthly income for the year. F	ollow these steps:				
	20a. Copy line 19b.				\$1,362.22		
	Multiply by 12 (the	number of months in a year).			x 12		
	20b. The result is your cu	urrent monthly income for the yea	r for this part of the fo	orm.	\$16,346.64		
	20c. Copy the median fa	mily income for your state and siz	e of household from	line 16c.	\$67,254.00		
21.	1. How do the lines compare?  Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.						
		n or equal to line 20c. Unless oth <i>period is 5 years.</i> Go to Part 4.	erwise ordered by the	court, on the top of page 1 of this form, check box			
Part	4: Sign Below						
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.							
* Is/ Karieem Hassan Parlus Um *							
Signature of Debtor 1 Signature of Debtor 2							
	Date 12/27/201			Date MM/DD/YYYY			
MM/DD/YYYY MM/DD/YYYY							
If you checked 17a, do NOT fill out or file Form 122C-2.  If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.							

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

WH

6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



### Case 17-38457 Doc 1 Filed 12/30/17 Entered 12/30/17 12:04:42 Desc Main Document Page 71 of 73

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12/16/2017	·		
Signed	:			
/s/ Kari	eem Hassan Ymullu	A 4 11 a -		
		/s/Alicia Haro alicin Haw		
Debtor(s)		Attorney for Debtor(s)		

Do not sign if the fee amounts at top of this page are blank.